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RECEIPTS AND EXPENDITURES OF CERTAIN WAGE- EARNERS IN THE GARMENT TRADES.

BY MISS ISABEL EATON, DUTTON FELLOW, COLLEGE SETTLEMENTS
ASSOCIATION. 1893-94.

The title of this paper is self explanatory, but the method of obtaining the information given and the authorities on which it rests need perhaps a word of explanation.

During a three months' residence at Hull House, Chicago, and a nearly six months' at the College Settlement in Rivington Street, New York, eight trades in Chicago and twelve in New York have been investigated with the purpose of discovering the adequacy or inadequacy of the average income to defray the average expense of living. The information has been obtained at first hand from the trades unions and through a tour of the sweat shops and by the assistance of influential and trustworthy workingmen in the garment trades,—both in New York and in Chicago. The question of the rental of tenements, the percentages of yearly income of tenants spent in rent, and the percentage of landlords' profits has also been inquired into, and for the information upon this latter point I am indebted to the courtesy of the Commission appointed to report on the valuation of the condemned tenement property in Mulberry Bend, which New

York city intends to use for a park. The official report of this Commission was kindly placed at my disposal, and contains the valuations made on the property by the experts employed by the city as well as the estimates given by those employed in the interests of the owners of the condemned property. There was but a slight variation in the estimates made, and consequently but little compromise was necessary in order to satisfy both parties, so that it seems reasonable to accept the estimates as accurate.

In addition to the presentation of the facts collected I wish to add a few suggestions which may lead to an improvement of these garment shops and thus enable the purchaser to buy clothing made under sanitary conditions. Small-pox is still to be found in Chicago, and it is stated that the Illinois Factory Inspectors are daily finding as many unreported cases again as the papers are announcing, and that these officers know that there are besides many concealed cases. It is stated that the yellow card is often tacked up on the *inside* of the door out of sight, or frequently destroyed altogether. Even where cases are known no quarantine is observed, and "physicians have made a practice of issuing certificates to the effect that shops were free from contagion when they did not know where the workers of the shop lived or the condition of their homes."*

NEW YORK TRADES.

As the trades investigated in New York outnumber those done in Chicago, I place the New York work first.

The trades investigated in New York were those concerned with the making of coats, cloaks, trousers, vests, knee pants, children's jackets, caps, shirts, suspenders, waists, and wrappers, and the cutters' and tailors' trades. In two of these trades I was able to get only 100 cases, but in most of the trades the computations are based on about 200 cases. In order to get these statistics with as little journeying about

* First Special Report of the Factory Inspectors of Illinois on *Small-Pox in the Tenement House Sweat Shops of Chicago*.

town as possible, a schedule of questions bearing on important points was drawn up, and 200 for each union were printed. On visiting the unions, explaining my purpose, and asking their co-operation, I met with the most encouraging response ; but I regret to say that, with the best intentions in the world, it was very difficult to get 200 blanks properly filled, and repeated visits to each union were necessary week after week. At this juncture Mr. Osias Rosenthal, the Secretary of the Knee-Pants Union, offered to go through the knee-pants sweat shops with me, and act as interpreter in filling out the blanks, an office for which he was eminently well qualified, since he has good command of the German, Hebrew, and English languages. Had it not been for his good offices, and those of Mr. Glass of the Cap Makers, who not only went with me, but often acted as my deputy, my schedules would have been sadly short. Through their perseverance the work was finally accomplished, and together we obtained lists of 200 cap makers, 204 shirt makers, 201 knee-pants makers, 190 trousers makers, 185 coat makers, 160 children's-jacket makers, 150 cloak makers, 150 tailors, and 100 cases each of workers of vests and suspenders, 85 cutters, and a few miscellaneous ; in all 1841 records for New York.

In a survey of the conditions in these twelve trades, the cutters' trade, as it differs from the others in some important particulars, should be considered by itself, and the treatment of this division of the subject is therefore deferred.

I. INCOME.

Wages. Excluding the cutters' trade, those of caps and children's jackets appear to be the best paid. The weekly receipts of cap makers in the past average \$11.84, although this year they were less than half that amount, \$5.82. The receipts of children's-jacket makers were \$10.99, which has fallen this year to \$5.32 (these figures being the average of the wages of 200 cap makers, and of 150 children's-jacket makers). To compute the average yearly income in these two trades it is necessary, owing to irregularity of employ-

ment, to reckon 7.83 and 7.8 months, respectively, as the length of the working year.

Taking the trades in their order, from the highest paid down to the lowest, the following table indicates the usual weekly wage and the present (1893-94) weekly wage, with the length of the working year in each case:—

Trades.	Regular Weekly Wage.	Weekly Wage for 1893-94.	Months in an Ordinary Working Year.
Caps.....	\$11.84	\$5.82	7.83
Children's jackets.....	10.99	5.32	7.80
Coats.....	11.53	4.90	7.42
Cloaks.....	11.65	4.92	6.40
Tailors.....	10.00	3.72	7.82
Vests.....	10.50	4.85	7.10
Trousers.....	8.92	3.92	7.50
Shirts.....	8.21	3.95	8.15
Knee pants.....	7.21	Information lacking.	8.00

The variation in the working year, of course, occasions a parallel variation in the yearly incomes in these trades, which would account for children's jackets ranking ahead of cloaks, the working year in the latter trade being very short.

The following table indicates the average yearly incomes of the average family and their average weekly income (weekly income being, of course, distinguished from weekly wage), and also the average yearly income of individuals in each trade, with average number in each family:—

	Average Yearly Income of Family.		Average Weekly Income of Family.		Average Number of Family.	Average Yearly Income Applicable to Each Individual in Family.	
	Customary.	(1893-94.)	Customary.	(Now.)		Customary.	(Now)
Caps.....	\$401.73	\$197.47	\$7.72	\$3.79	4.00	\$100.43	\$37.9
Children's jackets..	371.20	170.57	7.14	3.28	4.00	92.80	...
Coats.....	370.73	157.53	7.13	3.03	4.94	75.00	....
Cloaks.....	323.07	127.92	6.21	2.46	4.40	73.44	....
Tailors.....	338.84	126.06	6.51	2.42	4.80	70.60	....
Vest.....	323.05	149.24	6.21	2.87	4.70	68.73	....
Trousers.....	289.87	127.28	5.57	2.45	4.64	62.46	....
Shirts.....	289.98	139.53	5.57	2.68	4.70	61.70	26.8
Knee pants.....	249.94	.....	4.80	....	4.50	55.54	....

Thus we find that the best paid of these trades, cap making, affords \$100.43 for the maintenance, for a year, of each member of the family in ordinary times, the wage-earner working therefor twelve hours a day.*

Moreover, an important factor in the present condition of things is the fact that a very small proportion of garments workers are on full time or have been since the crisis of the spring of 1893. At this present writing (October 1, 1894) it is stated, on the best authority, that not one of the eighteen cloak shops belonging to one of the largest Chicago firms has been worked since December, 1893. There is an unprecedented number of working people, men and women, unemployed. And those who are at work are getting, on the average, 45 cents where they received \$1.00 before. This return is computed from over 1000 cases; it exactly tallies with the statement of Mr. Rosenthal, that wages this year are "just about one-half the usual rate,—a little less than that." In Chicago, also, the present wage is very nearly half the ordinary wage, but it appears here to be very slightly above the half instead of below it, as in New York. That is, under present conditions the weekly amount available for the maintenance of each member of the family of the best paid workers would fall from \$1.93 (one-fourth of \$7.72†) to less than one-half that amount, or \$0.869. This represents the average fall in income. The records show, as a matter of fact, that in the case of the cap makers the fall has been somewhat less, viz., to 95 cents only, but there are fewer cap makers, comparatively, than other garment workers, as it takes three or four years to learn that trade thoroughly.‡

In the other branches of garment making the weekly income of individuals would, of course, be even less. This proportion then may be taken as being indicative of the present condition of wages.

* See below.

† Customary weekly income of family of cap maker as given in table above.

‡ This statement is made on the authority of Mr. Glass.

It must also be said, in regard to the size of the workingman's family as here represented, that this average (4.52)* is true in the families of union men, who are, for the most part, young men. The older men, as a rule, do not join the unions. The records of single men have uniformly been kept separate from those of family men.

Other Sources of Income. But wages are not the only source of income to the workingmen. The income from wages earned by the head of the family alone is frequently augmented by the earnings of one or more other members of the family. The mother may be a "home-finisher," and may do sewing on underwear or on children's knee pants in the pauses of her cooking or other domestic work, or the children who are fourteen may be taken out of school and set to vending papers or pulling bastings for 50 cents a week. Also in many cases the income is eked out by taking lodgers.

But in the families of over 1000 union men only 28 per cent were found having any additional income. In the shirt making trade 40 per cent have other income, a high average probably accounted for by the nature of the work, well calculated to attract women and children, and also for the reason that the low wage paid to shirt makers forces them to augment their scanty incomes in every possible way.

In regard to lodgers, conditions are bad. The average number of rooms per tenement is 2.6; but it often occurs that five or seven people are living in one room. Many instances much worse than these are already on record.† Families renting but two rooms frequently take lodgers. But the facts in regard to the evils of overcrowding in New York tenements are too well known to need any further recital here. The subject comes into this paper only in its bearing upon the increase of income among garments workers. The

* Hon. Carroll D. Wright, who has kindly given the tables on which this paper is based his personal attention, tells me that this is very near the figure which his investigation shows to be the size of the average workingman's family.

† See extract from Dr. Felix Adler's pamphlet on the "Tenement Houses of New York City."

average amount of augmentation of income thus obtained has been estimated and averaged with the result indicated in the following table:—

	Average Yearly Income from Wages.	Average Yearly Income Increased.
Caps.....	\$401.73	\$504.39
Children's jackets.....	371.20	578.58
Coats.....	370.73	543.55
Cloaks.....	323.07	455.19
Shirts.....	289.98	492.68
Knee pants.....	249.94	277.20

This shows an average addition to yearly income of \$140.84 in six trades, which fairly represent all the trades in which this point was investigated.

While this makes the case look a little less desperate for 28 per cent of the garments workers in these trades and in the unions, it must not be forgotten that 72 per cent, or about three-fourths of these people, have no additional income at all. Also the wages among non-union men are almost never better than those of the union men here considered, and are usually not so good. Again, it must be remembered that while such increase of income may be advantageous from a financial point of view it brings with it the horrors of overcrowding and immorality. The boarders are usually young men, often street loafers of the type known as the "Bowery bum"; and in such cases as that of a family of seven living in two rooms and taking three or four, or even six or seven, boarders, it is well known that the most flagrant abuses of every law of health and of morality constantly occur, so that the increased income is often at the expense of character and decency.

In regard to the second general division of the subject,

II. EXPENDITURES,

the information collected covers merely necessities of life,—food, clothing, and rent. The following table indicates the average cost of these articles in the different trades, and also

the average of these averages, the last being computed on over 1200 cases.

	Cost of Food a Week.	Cost of Clothing a Year.	Number of Rooms.	Rent Per Month.	Percentage of Earnings Spent in Rent.	
					Ordinary Year.	1893-94.
Caps.....	\$5.85	\$64.95	2.85	\$11.21	25	41.0
Children's jackets..	5.31	48.84	2.80	10.60	22	46.0
Coats.....	4.89	59.19	2.78	10.12	20	47.6
Cloaks.....	5.60	56.24	2.70	10.31	38	96.0
Vests.....	5.37	61.09	2.60	9.90	22	47.0
Trousers.....	5.00	49.46	2.58	9.56	39	90.0
Shirts.....	5.68	47.30	2.50	8.85	24	51.0
Knee pants.....	4.41	51.47	2.37	9.47	30	Information lacking.
Average of these averages.....	Food. \$5.26	Clothing. \$54.82	Rooms. 2.6	Rent. \$10.00		

1. *Cost of Food.* From the above table it is seen that the average family (numbering 4.52) spends on the item of food \$5.26 a week in "good times." Workingmen to whom this inquiry has been put state that this agrees with their observation, and say that a great many families spend much less for food than five dollars. A glance at the lists in the Appendix will show the common recurrence of such figures as \$3.00, \$2.50, and in some cases even \$2.00, with a very rare \$1.50, as the weekly cost of food.*

2. *Cost of Clothing.* The average yearly cost of clothing to the individual in the family is, in the cases considered, \$12.10. Many report \$50 as the yearly expense for the clothing of a family of four or five members, and many report even less, \$30 and \$25 being frequently given as the yearly amount.

* Such figures, if familiar to many, are hard to translate into realities. My knowledge of conditions of living in New York convinces me that they faithfully represent the facts. Instances of much less expenditure for a short time might be cited.

Miss Shapleigh's figures, in her study of dietaries in Philadelphia and Chicago, suggest what such figures mean translated into terms of nutrition. The two dietaries, one German and one Italian, which she cites with some approval, cost, respectively, \$0.25 and \$0.218 a day a head, which would give for a family of 4.52 a weekly cost of \$7.91 and \$7.097, respectively. For particulars see *A Study of Dietaries, Partial Report of Dutton Fellow, College Settlements Association, 1892-93*. To be had on application to the Secretary, Miss C. L. Williamson, 3230 Michigan Avenue, Chicago, Ill.

In the earlier part of my investigation of the conditions of living among New York garment workers the following partial table was prepared, and is submitted as illustrating conditions:—

Trade.	Number in Family.	Number of Workers.	Weekly Wages.	Cost of Food a Week.	Cost of Clothing a Year.
Knee-Pant Maker.....	5	1	\$6.00	\$4.00	\$50
" " ".....	5	1	7.00	4.00	50-60
" " ".....	3	1	6.00	4.00	40
" " ".....	3	1	4.50	2.50	40
" " ".....	6	1	7.00	4.50	60
" " ".....	7	1	8.00	4.50	45
" " ".....	5	1	7.00	4.50	55
" " ".....	6	1	8.00	5.00	50
" " ".....	5	1	7.00	4.00	45
" " ".....	3	1	5.00	3.00	30
" " ".....	5	1	6.00	3.00	25
" " ".....	4	1	6.00	4.00	40
" " ".....	4	1	7.00	4.00	40
" " ".....	2	1	7.00	3.00	30
" " ".....	3	1	5.00	5.00	30
" " ".....	4	1	8.00	5.00	50
" " ".....	3	1	4.50	2.50	40
Shirt Maker.....	7	3	9.00	7.00	50
" " ".....	6	1	6.00	4.00	40
" " ".....	5	1	8.00	4.00	40
" " ".....	3	1	6.00	4.00	30
" " ".....	5	1	9.00	5.00	35
" " ".....	4	1	6.00	5.00	25
" " ".....	3	1	6.00	5.00	25
" " ".....	2	1	5.00	4.00	25
" " ".....	4	1	8.00	5.50	20
Trousers Maker.....	4	1	7.00	5.00	40
" " ".....	5	1	7.00	5.00	50
" " ".....	4	1	8.00	5.00	50
" " ".....	3	1	7.00	4.00	20
" " ".....	3	1	6.00	5.00	40
" " ".....	6	1	8.00	5.00	40
" " ".....	7	1	10.00	8.00	60
" " ".....	4	1	4.00	5.00	40
" " ".....	2	1	8.00	4.00	30
" " ".....	4	1	7.00	4.00	30
" " ".....	3	1	7.00	4.00	25
" " ".....	6	1	9.00	5.00	40
" " ".....	3	1	8.00	4.00	25
" " ".....	4	1	8.00	4.00	30
" " ".....	6	1	8.00	5.00	30
" " ".....	3	1	6.00	3.50	20

Trade.	Number in Family.	Number of Workers.	Weekly Wages.	Cost of Food a Week.	Cost of Clothing a Year.
Vest Maker	4	1	\$10.00	\$4.00	\$50
" ".....	3	1	9.00	3.00	30
" ".....	5	1	14.00	5.00	40
" ".....	4	1	12.00	5.00	50
" ".....	2	1	10.00	3.00	40
" ".....	2	1	5.00	3.00	40
" ".....	6	1	9.00	5.00	50
" ".....	2	1	7.00	4.00	20
" ".....	6	1	7.00	5.00	30
Suspenders Maker	5	1	9.00	5.00	55
" ".....	4	1	6.00	4.00	30
" ".....	3	1	8.00	3.00	30
" ".....	3	1	9.00	5.00	50
" ".....	3	1	8.00	3.00	40
" ".....	5	1	10.00	3.00	30-35
" ".....	4	1	10.00	5.00	30
" ".....	5	1	12.00	6.00	50
Children's-Jacket Maker ...	4	1	12.00	4.00	50
" " ".....	3	1	10.00	5.00	40
" " ".....	3	1	14.00	4.00	55
" " ".....	6	1	14.00	8.00	75
" " ".....	3	1	10.00	4.00	50
" " ".....	2	1	10.00	3.00	30
" " ".....	4	1	14.00	5.00	30
" " ".....	2	1	12.00	3.00	25
" " ".....	2	1	10.00	3.00	30
" " ".....	2	1	10.00	3.00	25
" " ".....	3	1	12.00	4.00	25
Cap Maker	5	1	7.00	5.00	20
" ".....	2	1	10.00	3.00	50
" ".....	4	1	7.00	6.00	50
" ".....	5	1	5.00	8.00	25
" ".....	6	1	12.00	8.00	60
" ".....	4	1	9.00	6.00	50
" ".....	8	1	5.50	5.00	....
" ".....	9	3	15.00	10.00	70
" ".....	4	1	15.00	6.00	50
" ".....	3	1	16.00	5.00	35
" ".....	2	1	12.00	3.00	25

It is the custom for the people to buy second-hand goods. According to Mr. Rosenthal, "they wear only second-hand shoes," which, he explained, are "the kind that drop to pieces when they get wet," either because they are only pasted together, or because parts of them are not made of leather

but of pasteboard, or some other preparation of paper. It appears that men's shoes cost from 60 cents to \$1.00, second-hand, and children's cost sometimes as little as 20 cents a pair. A man's overcoat costs him only \$2.00 or \$3.00. Nearly every article of clothing, or of household furniture, is to be had in some stage of dirt and decrepitude at the Hester Street shops,—a hat for 40 or 50 cents; both coat and trousers for \$1.50 or less; and so on throughout. But this explains how it is possible that the yearly cost of clothing to an individual should be only \$12 a year.

The low cost of clothing is illustrated in the following advertisement, printed on large stiff cards and sent broadcast through the mails to most of the large clothing houses in the country. This gives the wholesale price of new clothing.

I am the Largest Manufacturer of Low-Priced Clothing in these United States; the following price-list will convince you of this assertion.

MANUFACTURER OF
LOW PRICE CLOTHING,
— STREET,
PHILADELPHIA.

Knee Pants,	\$1.50 per Doz., net, and upwards.
Men's Pants,	6.00 " " " " "
" " (our leaders),	12.00 " " " " "
" Suits,	3.00 a suit and upwards.
" Blue Cheviot Suits,	3.00 " " " "
Children's Coats and Pants (4 to 13), . . . . .	.62½ a suit and upwards.

Samples sent at your request.

A marginal note in red ink explains that the knee pants at \$1.50 per dozen are "some of the goods we are compelled to meet competition on in knee pants." These are wholesale rates on new clothing.

Retail rates on new goods may be seen by the following circular, which is an accurate copy of one issued about June 1, 1894, by an up-town firm in New York:—

ALL FOR \$1.49.

A WONDERFUL OUTFIT.

Complete suit, extra pants, yacht cap, lanyard, and whistle for \$1.49. This outfit is made of the celebrated Gold Medal Flannel, known for its durability and fast color; blouses trimmed with soutache braids in various colors. Think of it. Entire outfit for \$1.49.

WASH SAILOR SUITS 89 CENTS.

A GREAT SUMMER SUIT FOR BOYS.

These suits are made of red and white, also blue and white, striped Galatea Cloth, guaranteed for fast colors and durability. Suit, lanyard, and whistle for 89 cents. The regular price of these suits everywhere is \$1.69; we offer them at 89 cents.

DOUBLE-BREADED SUITS.—SIZES 4 TO 15 YEARS.

Our great combination suit, of which we have sold enormous quantities this season. Suit and extra pair of pants, made of a good wearing cheviot, in neat patterns. Lowest retail price is \$4.00. Our special price, \$2.49.

Cassimere and fancy cheviot suits sold at \$2.75, \$3.00, and \$3.25; we offer them now at \$1.98.

Navy Blue Flannel Fancy Cassimere and Homespun Suits, some with double seats and knees, considered cheap heretofore at \$4.00 or \$5.00; they are now marked \$2.98.

Jersey and Reefer Suits that are retailed at \$4.00 to \$5.00 everywhere; here at \$2.98.

Elegant Sailor Suits of strictly all wool, indigo blue flannels, trimmed with braids, also in colors, and sold everywhere at \$4.00 and \$5.00, at \$2.98 and \$3.49.

We offer \$6.00 Middy Suits at \$4.49.

SHORT PANTS.—SIZES 4 TO 15 YEARS.

Best quality English Corduroy (pure finish), made with extension waist band, and first-class throughout, sold everywhere for \$1.25; our special price, 89 cents.

Fancy Cassimere and Cheviot Pants, worth 69 cents; special at 39 cents.

Cassimere twills and Blue Flannel Pants, worth 85 cents; special at 49 cents.

Boys' Pants of wash materials, worth 50 cents; special at 35 cents.

These offers are followed by similar ones in the Department of Men's Spring and Summer Clothing, which I will

not give in full, but will only mention that a comparison of these two advertising cards in the matter of cheviots is suggestive. The first offers Men's Blue Cheviot Suits entire at \$3.00. The second, retailing cheviots at a special sale, which he himself says he has never equalled before, offers men's cheviot suits, "worth no less than \$14.00 to \$17.00, at \$9.90; others at \$13.90." He offers youths' cheviots at \$6.49, and men's fine cheviot trousers at \$2.98. The lowest price for a full new suit of men's clothing (cottonade or "satinet") is \$2.00.*

Since these are the prices paid for *new* clothing it should not be surprising that a second-hand suit from a Hester Street shop should cost only a dollar or two.

PROFITS OF RETAILERS.

Besides the suggestive comparison of prices in cheviots just offered, a word may be added in regard to the profits of such firms as the latter. In the case of "Wash Sailor Suits, 89 cents,—a Great Summer Suit for Boys," observe that the dealer receives for 12 of these "great suits" \$10.68, which, indeed, seems very little until one knows how much he paid for them. With the assistance of two knee-pants contractors and the Secretary of the Knee-Pants Union it is possible to calculate with tolerable accuracy that the knee pants contained in the twelve "great suits" cost \$2.50 or thereabouts. The statements of these two contractors, one of them a proprietor of a sweat shop on the Bowery, the other of a Forsyth Street shop, very nearly agree, and Mr. Rosenthal judges them to be fairly accurate estimates. So that it seems fair to conclude that the following statement, made by the Bowery sweater, may be taken as justly representing the facts. He says that the merchant to whom he furnishes knee pants for 50 cents a dozen (covering all expenses of making, which means that the sweater is paid this, and makes his own living out of it besides paying his knee pants tailors) pays 10 or 11

* This statement is made on the authority of Mr. Sam. Kaufman of the United Garment Workers of America.

cents for a yard of the goods, and there is less than a yard in one pair of knee pants. The sweater estimates the cost of one dozen pairs of knee pants as follows:—

12 yards of Galatea cloth, at 10 cents a yard, . . .	\$1.20
Cotton, . . . . .	.10
Finishings, . . . . .	.20
Buttons, . . . . .	.07
Contractor, for making, . . . . .	.50
Total,	\$2.07

These are sold by the wholesaler at \$2.50 a dozen. Let us say, then, that the 12 pairs of knee pants cost the dealer \$2.50, though they probably cost less than that. Now, knee pants cost less than blouses. Allowing for this fact, and reckoning only \$4.00 of the \$10.68 received by the dealer as coming from the knee pants, and \$6.68 for the blouses (which is believed to be a generous working hypothesis), even then the gross profit (\$4.00 on an outlay of \$2.50) is 60 per cent. But if the retail dealer chances to buy this stock of knee pants from the manufacturer quoted above, who sells them at \$1.50, and if we allow \$5.00 as the amount he received for them, his gross profits would be over 200 per cent. This is interesting as showing the range of possibilities.

There is perhaps no fitter place than this, following the selling prices of clothing, for a statement of actual prices paid the tailor for the making of his special part of a garment throughout the different branches of the trade.

Details of Cap Making. In the cap-making trade the operator can make four dozen caps a day. He makes the whole cover, does all the stitching, puts in the lining, and fastens in the brim. For this he receives from 75 cents a dozen, for the very finest work, to 11 cents a dozen for common carters caps. The usual price is "about 40 cents a dozen," and the operator can make four dozen a day,* that

* These details are given upon the authority of Mr. Glass of the Cap-Makers' Union of New York City, and the results they show in yearly earnings agree very well with the average estimated upon the 200 cap makers reported. The yearly earnings here reckoned so nearly coincide with the facts in one case,—that of the quickest worker in a certain Green Street establishment, who earned \$325.52 yearly,—as to confirm my confidence in Mr. Glass's judgment, the error falling, as I have invariably found in his estimates, on the conservative side.

is, he can earn \$1.72 daily, \$44.72 monthly, \$350.16 yearly, reckoning 7.83 months to the working year. That is \$6.73 weekly the year through. Mr. Glass says that the best workmen can earn from \$8.00 to \$8.50 the year through. One sweater, whose shop we entered on Sunday,* was making a medium quality of cap of blue felt, with stiff black brim and cord, and two gilt buttons by way of trimming. He furnished these to his wholesale dealer at \$1.10 a dozen, and was paying his operators 10 cents a dozen for making. Mr. Glass estimates that he pays as follows:—

COST OF MATERIALS.

8 cents a yard for felt (2½ yards to a dozen caps)	.20
4 “ lining,	.04
6 “ a dozen for visors,	.06
2 “ for buttons,	.02

COST OF MAKING.

10 cents a dozen to operator,	.10
6 “ “ finisher,	.06
6 “ “ blocker,	.06

Total cost of one dozen caps, .54

Selling price, \$1.10

Profit, .56

So that this cap maker was making over 100 per cent gross profit on his outlay.

Compare also the following case, where the retail clothier “takes \$7.63 and turns it into \$18.00.” He does this whenever he sells an \$18.00 suit of the kind seen everywhere in our streets and offices, and having cutaway or sack coats. In proof of this I give the following estimate† of the cost, by items, of such a suit and the making of it:—

* Out of 12 shops visited on Sunday all except two were open and humming with work. Many Jewish shops work Sunday instead of Saturday, but a very large number of them run the entire week, Sunday and every week day.

† On the authority of Mr. M. Goldberg of the United Garments Workers of America.

Cloth for suit \$1.25 a yard (largest suit requires only 3 yards), .	\$3.75
Lining, 40 cents a yard (one yard for coat and vest), . . . . .	.40
1½ yards white lining, 18 or 20 cents a yard (for sleeves, vest, and trousers ?) . . . . .	.28½
Canvas for coat and trousers, about one yard, at 10 cents a yard, .	.10
Buttons, etc. (all the trimmings), . . . . .	.20
Pocketing (coat and trousers), . . . . .	.12
	<hr/>
	\$4.85½

Contractor furnishes this grade of clothing to the trade as follows:—

Coat, \$1.50 to \$1.75,	\$1.62½
Vest, 35 to 40 cents, . . . . .	.37½
Trousers, 35 to 40 cents, . . . . .	.37½
Cutter (paid \$20 weekly), making 12-14 suits a day; cost of cutting one suit, . . . . .	.25
Lining cutter about . . . . .	.15
	<hr/>
Total cost,	\$7.63

The retail clothier, then, receives suits from the hands of the contractor for \$7.63, all told, and this on a liberal estimate in his favor; in point of fact, it often costs him less. He then sells them for \$18 apiece.

In the coat-making trade* the operator gets from 10 to 50 cents apiece for doing all the machine work (except the button holes) on a man's coat, and can make from 4 to 10 coats a day. Taking the arithmetical mean as the average price paid for one coat, and the number of coats in an average day's work, it appears at first that the coat-making operator gets fairly good pay for his work (7 times 30 = \$2.10). By further calculation it is evident that \$2.10 (daily wage) multiplied by six (number of days in a week), multiplied by 4½ (number of weeks in a month), multiplied by 7.2 (number of months in a working year of coat-maker), gives as a total \$405.13. This is the coat maker's yearly income, and consequently his weekly *income* the year through diminishes to \$7.79, which is very different from \$12.60, his weekly *wage*.

* These estimates are given on the authority of Mr. Leo Schwartz of the Coat-Makers Union in New York. Whether they are based on the Union records or on Mr. Schwartz's judgment, a comparison of them with the averages estimated on 185 cases reported gives sufficient evidence of their accuracy.

Besides the operator the trade employs basters, fellers, button-hole makers, basting pullers, bushelers, and pressers. The baster gets from 20 cents to \$1.00 a piece, and can do from $1\frac{1}{2}$ to 5 coats a day, his weekly income the year through being \$8.35, and his yearly income \$434.07. The feller gets from 2 to 8 cents apiece, and can fell from 10 to 30 coats a day, his weekly income the year through being \$4.00, and his yearly income \$208. The button-hole maker is paid from one-half to two cents apiece for every button hole, and each coat has four or five. Mr. Schwartz estimates that the number made daily ranges from 60 to 300, and the average weekly income the year through, which is figured from this estimate, is \$8.35, and the yearly income \$434.07. The basting pullers are usually children, and are paid a mere pittance, rarely more than \$1.50 a week in the season, and often as little as 50 cents a week. The highest of these figures would show a weekly income the year through of only 90 cents, and this is true even where their hours are practically the same as those of adults. The bushelers are usually girls, and receive \$6.00 a week in season. Pressers receive from 5 to 20 cents apiece, and can do from 8 to 20 coats a day, showing a weekly income the year through of \$6.49, and a yearly income of \$337.61 (though the presser is said in extreme cases to get as little as one cent a coat). This shows the average yearly income of coat makers (exclusive of the girls and children employed) to be \$363.73. A comparison of this average yearly income based on Mr. Schwartz's estimate with the average yearly income based on 185 cases reported individually to me shows a difference of only \$7.00 in the total earnings of the year. The average deduced from the 185 cases shows \$370.73 as the average yearly income.

Shirt Making. The earnings in the shirt-making trade show a much lower scale of figures than those in the cap making and coat-making trades, as would naturally be expected. One of the working delegates of the Shirt-Makers' Union, Mr. Solomon Berman, has given me the following

estimates, covering the various divisions of the shirt trade: The operator on collars gets $5\frac{1}{2}$ cents a dozen, and can make 12 or 13 dozen a day, showing \$2.81 as weekly income the year through. Some make even less, as many young boys "go in to make pin money." Operators on fronts (without pockets) get from $2\frac{1}{2}$ to 9 cents a dozen, and can make about 15 dozen a day, earning \$3.80 weekly the year through. Those making fronts with pockets receive from 4 to 14 cents a dozen, and can make 8 dozen a day, earning a weekly income the year through of \$3.05. Sleeving pays from $6\frac{1}{2}$ to 9 cents a dozen, and it is possible to do from 10 to 12 dozen a day, showing \$3.72 weekly through the year. Putting in sleeving pays from 5 to 8 cents a dozen; average about 14 dozen a day. This gives \$3.85 weekly through the year. The hemmer gets 2 or 3 cents a dozen, can do 40 to 50 dozen a day, and earns weekly the year through \$4.76. The button-hole maker receives 4, 5, and 6 cents a dozen, and can do 25 to 30 dozen daily. He earns \$5.82 weekly the year through. In one Hester Street shop a button-hole maker was found getting 10 cents for 100 button holes. Finishers (always girls) receive 3 cents for finishing a dozen shirts, and earn only 30 cents a day. Packers receive 3 cents a dozen, do 30 or 40 dozen a day, and earn \$4.44 weekly the year through. These shirts, which the contractor furnishes to the merchant at about 50 cents a dozen (prices range from 35 cents to 65 or 70 cents), are selling, according to the statement of one Cherry Street sweater, at prices ranging between \$9.00 and \$18 a dozen.

Knee Pants. In the knee-pants trade there is less division of labor than in shirt making, knee-pants work requiring, besides the cutter, only an operator, a finisher, and a presser. The operator does all the machine work,—the seam on each side of the leg, a triple seam in front (on each side of the fly, which has two seams on the button-hole side), and the seam in the middle of back, four rows of stitching all the way around the top (two on each side of the band), and the

stitching in of the pockets,—12 seams besides the pocket stitching. For this work, which is almost equivalent to the entire making of a pair of knee pants, the operator receives usually *from 24 to 30 cents a dozen pairs*, and often receives only 22 cents a dozen pairs,* or less than 2 cents for the making of one pair. (The price sinks in Chicago even lower than this, as girls and women make about half the knee pants in that city. The operator sometimes receives only 18 cents a dozen in Chicago.)† Finishers in New York do the stitches around the “feet,” sew on the buttons,—sometimes 10, sometimes 16 (there being 10 buttons on the ordinary knee pants at the knees by way of trimming, and in the band, and there are 16 buttons in the kind which button onto a shirt waist). They also make the three button holes in the fly. For this they receive 6 and 7 cents a dozen pairs. That is to say, they finish 24 “feet,” sew on at least 120 buttons, and make 36 button holes for 7 or 6 cents. These finishers, again, are generally girls. Knee pants pressers receive 7 or 6 cents—sometimes only 4 cents—for pressing a dozen pairs. In one Attorney Street shop, which appeared to be about the average knee-pants sweat-shop, I found the operators were receiving 2½ cents a pair, and working 17 or 18 hours a day. Finishers were here receiving \$4.00 a week.

The Luncheon “Hour.” The luncheon hour has been reported to me in 75 cases. Some typical ones and some of the worst are indicated in the following table, from which it may be seen that it is no unusual thing for these tailors to run their machines 15 and 16 hours a day, that is, from five o’clock in the morning, at which hour they are all at their work,‡ until 9 and 10 o’clock at night, with an intermission of from 3 to 15 minutes for luncheon. For this work, as the table indicates, the pay varies from \$4.00 to \$7.00, or \$8.00, a week.

* On Mr. Rosenthal’s authority. † On authority of Inspector Bisno. ‡ See next page.

Hours of Work.	Dinner Time.	Wages.		Number of Children.
		Regular.	Present.	
14 to 15	10 minutes	\$6.50	\$2.50	2
14 to 15	10 "	6.00	2.50	4
15	15 "	10.50	.75 or 1.00	3
13	15 "	7.00	7.00	4
16	15 "	5.50	....	1
16	5 "	4.50	(Sleeps in shop)	4
18	5 "	7.00	2.00	6 (Freeman)
18	5 "	7.00	2.00	6 (Goldstein)
15	10 "	6.00	2.00	2
18 (4 till 10)	3 "	5.00	1.50	Single.

Hours of Work. Before closing this division of the subject it must be said that the other conditions accompanying the manufacture of such clothing in New York are no less deplorable than these records show wages to be, although they are more difficult to discover, particularly the facts concerning hours of work. On this subject it seems impossible to get the truth. An occasional reckless spirit will tell his real hours even when contradicted by the sweater, but usually before answering the workman looks over the statistician's shoulder, behind whom stands the sweater (ostensibly interested in examining this record), and there seems to discover in one glance how to compute his daily hours. They are generally 10 or 12 when so given. On coming out of a sweating establishment Mr. Glass would frequently say, "That was all right but the hours; they all lie about the hours." And Mr. Goldberg says, "They won't tell anyone, even their neighbors, the hour they begin work and the amount they take home to do." At another time he said, "If a man (doing 'task work') works from five o'clock until midnight he can do a 'day's work' in a day." He says, "They always begin at five o'clock," and Mr. Rosenthal says, "If you look into the streets any morning at four o'clock you will see them full of people going to work. They rouse themselves up at three o'clock, and are often at their machines at four. The latest is sure to be there by five. The general time is five o'clock all the year around in good times,— winter and summer,— and if the boss will give them gaslight some will go even earlier than three o'clock."

"How early are they going to work now?" I asked (June, 1894). "Most shops are open now at four every morning." On my asking for a list of addresses of such shops that I might go out myself at that time and verify these statements, which seemed well nigh impossible, Mr. Rosenthal gave without hesitation a list of a dozen or more shops, and only stopped writing when I said the list was long enough. Unfortunately, I did not make the proposed trial of these hours of opening, as I left New York a day or two after receiving the list. But the ready meeting of my request for the addresses, which amounted to a challenge of the statements given, is in itself evidence of a kind.

Another corroboration is given by a friend of mine in Jefferson Street, near E. Broadway, who is a trained nurse, and so is up at all hours, early and late. She says that a certain sweat shop, which her window overlooks, is always going no matter at what time she rises, and is still rushing work when she goes to bed at night.

From all the statements given it appears that the 12-hour assertion is untrue, and that the facts can be gotten only through trustworthy people whose knowledge of the trades or whose circumstances put them in a position to know the actual facts in many cases.

The following table indicates averages of reports made by the workmen themselves, generally in the presence of the contractor:—

Trade.	Hours Daily.	Remarks.
Cloaks*.....	12.30	Cloak-making Secretary says 16+ in the season.
Coats.....	11.48	Mr. Schwartz says 14 is the average.
Children's jackets...	11.67	Have no record from Secretary of Children's J. Union
Caps.....	11.40	Have no record from Secretary of Cap Makers.
Shirts.....	11.30	Have no record from Secretary of Shirt Makers.
Trousers.....	12.50	Mr. Aberman's record shows the average 14.1.
Knee pants.....	13.30	Mr. Rosenthal says 14+ is the average.
Vests.....	12.20	Have no record from Secretary of Vest Makers.
Tailors.....	11.50	Have no record from Secretary of Tailors' Union.
	9)107.65	
Average.....	11.96	

* Cloak making trade appears, in New York, to be the worst driven trade in the matter of hours in the season, which is very short.

This shows 11.96 as the average based upon the reports given under the eye of the sweater. The Secretary of the Coat Makers, however, assures me that 14 is correct for the average in that trade, and records collected by Mr. Jacob Aberman, the Master-Workman of the Trousers Makers' Union, show nearly the same average, 14.1. Mr. Rosenthal says the average in the knee-pants trade is above 14 hours, and a table, prepared by Mr. Reynolds of the Neighborhood Guild on Delancey Street, shows the average in the knee-pants trade of 14.6 (based on 23 cases). In Mr. Aberman's record one man (out of 90 cases) worked 17 hours daily, from 4 A.M. to 9.30 P.M., allowing 30 minutes for dinner, and 23 worked 16 hours, though a great enough number worked only from 6 to 6 to bring the average down to 14.1. It is common knowledge among garment workers, however, that in the busy season there is practically no limit of hours, and that, although workmen may be in the shop only 12 hours, they take home large bundles of work, which the wife or children help make at home.

Extreme Cases of Long Hours. One day, in passing along the Bowery, Mr. Glass said, "I know a man who works in this place we are passing, and the way they do there is this: they work all the week except part of a holiday Saturday, but they come back Saturday afternoon and work until four o'clock in the morning to make up for the holiday." He says this is the usual thing in this particular Bowery sweat shop.

In talking to Mr. Jensen about custom tailoring in Chicago, I learned, in regard to hours, that "it takes 45 to 50 hours for a custom tailor to make a dress coat, but when it has to be done at a certain time they will often work 48 hours at a time."

"You do not mean at one sitting, do you?" "Yes."

"Have you ever done that yourself?" "Yes."

"How often?"

"I did it the first time when I was fourteen, and I can't tell you how often since; many times since, but I have not kept account of the times because it is *a common thing*."

The practice of keeping the workers awake by artificial means, in order that they may work from 30 to 48 hours at a stretch, is adopted even with the labor of children. At one time, last December, the girls in certain electric works in Chicago (girls from 15 and 16 years to 20 or over) worked under heavy pressure for 33 hours on a stretch, being "kept awake on black coffee."*

The average working day among garments workers appears to be about 14 hours, although the sweater would like to convince the public that his men work only from 8 to 12 hours daily.

DISSEMINATION OF CONTAGIOUS DISEASES.

In regard to the spread of contagious disease through the sweat shop† there are two things to be noticed here. In the first place, there is practically no factory inspection of tenement-house or of other sweat shops in New York City, so far as I have been able to observe, so that the only way of protecting the purchaser of clothing is a dead letter in New York.

During many visits to New York sweat shops I have only once encountered a New York factory inspector, and his labors at that time may have been accounted for by his desire to prove to the Boston Factory Inspector, who was with him, New York's indisputable superiority to Boston in one point at least. Be that as it may, the result of his endeavors, and those of his colleagues, to get at the fact concerning the number of people working in sweat shops in New York City are either a pretense or a most mournful failure, for the New York Factory Inspectors, in a recent report, announce that there are but 8000 people in all trades — garments, cigars, etc., etc.—employed in New York sweat shops. Mr. Glass says, and I have reason to rely on his statements as never

* This statement is made on the authority of Mrs. Florence Kelley, Chief Factory Inspector of Illinois.

† The Sweating System in Europe and America has been ably treated in the *Journal of Social Science* for October, 1892. See also *First Special Report of the Factory Inspectors of Illinois on Small-Pox in the Tenement-House Sweat Shops of Chicago*.

being extreme and always trustworthy, that this is a tremendous underestimate, for there are 8000 cloak makers alone so employed, a statement which is corroborated by Inspector Bisno of Illinois, who was formerly a New York cloak maker. Mr. Glass states further that there are between 10,000 and 15,000 cigar makers in New York City sweat shops,* and that he is sure he is not overstating the case when he estimates "at least 60,00 or 70,000 employed in the sweat shops in all trades in New York City."† Also, if the New York Factory Inspectors and the New York Board of Health enforced the legislation regarding sweat shops, now recorded on their statute books, many of the shops which I visited, and many more which I have never seen, would not have been in existence in New York City this winter, in proof of which witness the following record from extracts taken from my note book, under *Shirt-Making Sweat Shops*, which read as follows:—

Shop 1. — Allen Street. Dimensions, 14 x 20 x 10 (about); cubic dimensions, 2800 feet; 15 workers; allows 186 cubic feet apiece (law as enunciated by the Board of Health requires 250 cubic feet of air space to each person); 13 machines.‡ Closets in hall very bad, not a warm day.

Shop 2. — Orchard Street, rear; 2 rooms adjoining, first 12 x 8 x 11 (about); cubic dimensions, 1056; 6 workers; 5 machines; 176 cubic feet for each worker. Second room, 12 x 6 x 8; 576 cubic feet; 4 workers; 144 cubic feet apiece (should be 250). Only 4 windows in the 2 rooms, and light very dim. Counted 20 old barrels (whiskey and wine, as labels showed) under windows, and coming up within a few inches of sills. 6 closets in yard, 8 feet from windows,—men and women using same closets. Garbage lying about the paving of the yard, also excrement upon paving.

Shop 3. — Hester Street. Closets in third-floor hall, so offensive as to be noticeable on entering on street level, and hall was suffocating.

* In one case in Chicago a girl, who was in the third and last stage of phthisis, and coughing violently was engaged in gluing the wrappers of cigarettes, and moistening them with her tongue.

† A comparison with the proportion of needle workers known to work in sweat shops in Chicago, where out of 30,000 needle workers 25,000 to 27,000 are in tenement houses, leads to the belief that in New York, where are 200,000 needle workers, the estimate of 60,000 or 70,000 in tenement shops must be a very conservative one. Accurate figures concerning the number so employed can be obtained by addressing Mr. Ugo Focht, 64 E. Fourth Street, New York City.

‡ The garment worker's machine is very different from the ordinary sewing machines, and makes at least twice as much noise.

Another shop had only 120 cubic feet to an individual. Several shops were over stables. In one case the entrance to the shop was by way of a flagged court with closets in it, and to reach the shop it was necessary to climb a ladder to the second story, the first story being a stable containing a dozen or more horses. The air in such a shop may perhaps be more easily imagined than described. The room was seven feet high as nearly as I could judge. One man slept in this shop upon an unsightly mattress hanging half way off a shelf and with no bed clothing. He worked "all the time he was awake."

The second point to be made here is that even practically all of the "custom-made" clothing is made by home workers. This is true both in New York and in Chicago. Mr. Goldberg's statements concerning New York custom tailoring agree with those of Mr. Jensen* concerning the custom work in Chicago. Two-thirds of the custom clothing being made in so-called merchant tailors' stores in New York is really made up in the shops of the first and second grades of ready-made clothing, and the same suit which the merchant tailors furnish for \$20 or \$25 may be had at certain establishments for \$18. In fact, the merchant tailor often sends his measurements and samples of his goods to large ready-made houses, and the suit for which the patron of the merchant tailor is measured is generally made and lying in the proper creases in a ready-made shop while the measurements are being taken and the goods selected for it. And even when it is not furnished in this way the merchant tailor's suit is made up under conditions similar to those under which ready-made clothing is done, that is, by home workers. Unless the merchant tailor has his shop in his tailoring establishment, and unless he rigidly forbids the taking home of work, there is no security; and there is no way of knowing that he does these things even should he profess to,—which he does not. The

* Mr. Jensen is an Illinois State Factory Inspector, and was for fifteen years a custom tailor in Chicago and New York.

very opposite is in fact what the merchant tailors in New York profess, and in Chicago "the employers say they could not carry on the business and furnish workshops. The margin of profit is too small to allow of rent." "All the large custom tailor shops in Chicago are open all night every night in the week and Sunday, so that the tailors can bring in their work and take new work home."* Mr. Jensen says further, "I would take work from my employer and carry it to a shop where I would pay \$1.00 for sitting in a place near a window. All the men pay for the use of their sitting room in the shop. Other men take their work home, but no bosses have shops of their own in Chicago." Again he says, "You may safely say *all* custom-made clothing is liable to have been tenement made both in Chicago and in New York."

Under the general head of Expenditures the subjects of cost of food and cost of clothing have been treated.

THE COST OF RENT.

still remains, together with the percentage of total yearly earnings spent in rent and landlord's profits. The table already given shows that in good times the average garment worker pays 30 per cent of his total earnings in rent, and that this year, 1893-94, the proportion has risen to 60 per cent. In France one-seventh, or $14\frac{3}{4}$ per cent is recognized by the government as the proper amount to go for rent, and this is the same proportion which our National Labor Bureau finds is spent by skilled workmen in American cities. Judged by these two harmonizing estimates the garments workers of America always pay more than twice this rate for rent, and have been paying this year more than four-sevenths of their incomes.

The following tables indicate in individual cases the proportion of yearly income paid for rent in the shirt makers', the knee-pants makers', and the cap makers' trades: —

* Made on the authority of Inspector Jensen.

SHIRT AND KNEE-PANTS MAKERS.

Trade.	Wage.	1893-94.	Other Incomes.*	Months.	Rent.	Yearly Income.	Yearly Expenses.	Per Cent Spent for Rent.	Cents per Hour.
Shirts.....	\$8.00-9.00	\$5.00-6.00	\$....	7	\$13.00	\$258	\$543	60	.14
“	6.00	4.00	....	9	7.50	234	348	38	.10
“	5.00-6.00	4.00	....	7-8	10.00	176	431	69	.09 1-10
“	7.00-8.00	4.00	....	8	12.00	....	....	44+	.....
Knee Pants	7.00	Informa-	....	8	10.00	243	383	49	.10
“ “	6.00	tion	5.00	8	14.00	268	426	62	.07 1-10
“ “	7.00	lacking.	....	8	8.00	243	344	40	.08 3-10
“ “	6.00	.....	....	8	8.50	208	360	49	.07 1-2
“ “	8.00	.....	....	8	8.00	277	390	35	.11
“ “	6.00	.....	3.00	8	9.50	244	346	46	.08 1-3
“ “	8.00	.....	7.00	8	11.00	361	442	36	.08 8-10
“ “	8.00	.....	....	8	9.00	277	418	39	.12
“ “	6.00	.....	9.00	8	12.00	316	407	45	.08
“ “	6.00	.....	5.00	8	11.00	268	390	49	.08 1-3
“ “	6.00	.....	....	8	6.00	208	320	35	.07 7-10
“ “	6.00	.....	....	8	7.00	208	316	40	.07 1-10
“ “	7.00	.....	2.50	8	10.00	273	440	43	.08 9-10
“ “	7.00	.....	3.00	8	11.00	279	374	47	.08 1-3
“ “	5.00	.....	....	8	9.00	173	340	62	.059
“ “	6.00	.....	....	9	8.00	234	351	41	.07 1-10
“ “	6.00	.....	....	8	9.00	208	340	52	.07 1-6
“ “	8.00	.....	....	8	7.00	277	404	30	.088
“ “	5.00	.....	....	8	8.00	173	333	55	.059
“ “	6.00	.....	....	8	11.00	208	390	63	.06 2-3
“ “	6.50	.....	....	8	9.00	226	353	47 1-2	.077
“ “	5.00	.....	....	8	10.00	173	357	69	.059
“ “	6.00	.....	....	8	12.00	208	428	69	.072
“ “	8.00	.....	....	8	10.00	277	378	43	.12
“ “	8.00	.....	....	8	8.00	277	380	35	.095
“ “	4.50	.....	....	8	8.00	165	266	58	.062
“ “	7.00	.....	....	8	10.00	243	368	49	.08 1-3
“ “	7.00	.....	....	8	10.00	243	336	49	.08 1-3
“ “	7.00	.....	....	8	13.00	315	457	49 1-2	.097
“ “	8.00	.....	....	8	14.00	277	530	60	.11
“ “	7.00	.....	....	8	11.00	243	442	54	.08 1-3
“ “	7.00	.....	....	8	10.00	243	404	49	.09
“ “	7.00	.....	....	8	12.00	243	428	59	.097
“ “	6.00	.....	....	8	10.00	208	368	57	.08 1-3
“ “	7.00	.....	....	8	12.00	243	454	59+	.08 1-3
“ “	8.00	.....	4.00	8	14.00	325	545	51	.09 1-2
“ “	7.00	.....	....	8	12.00	243	397	59+	.08 1-3
“ “	7.00	.....	3.00	8	13.00	279	466	56	.09
“ “	6.00	.....	4.50	8	13.00	262	471	60	.072
“ “	7.00	.....	....	8	12.50	243	405	61 7-10	.097

CAP MAKERS.

Yearly Income.	Yearly Rent.	Percentage of Income Spent for Rent.	Yearly Income.	Yearly Rent.	Percentage of Income Spent for Rent.
\$217	\$108	50	\$182	\$54 (One room, 3 adults.)	29
377	108	48	228	96	42
488	72	15	270	162	60
253	96	38	338	108	32
182	36	20	337	108	32
		(One room, 4 in the family.)			
420	144	34	276	132	47
407	132	32	130	36	37
				(One room, 4 in the family.)	
381	108	28	173	96	55
278	108	39	309	156	50
381	108	28	385	180	47
163	138	84	191	96	50

In the 200 cases of knee-pants makers there are many more instances in which the percentage of income going for rent rises above 50 per cent, or approaches it very nearly. It is very rare in the knee-pants trade for the percentage to sink below 30 per cent except where a family rents but one room.

House Number.	Valuation.	Yearly Rental.
— Park Street.....	\$17,600	\$1,200 and repairs.
— Mulberry Street.....	23,100	1,400
— Mulberry Street.....	27,500	3,600 ("clear").
— Mulberry Street.....	30,000	3,996
— Mulberry Street.....	27,000	2,592
— Mulberry Street.....	70,000	4,968
— Mulberry Street.....	51,000	5,610
— Mulberry Street.....	47,500	4,100
— Mulberry Street.....	32,750	2,600*
— Mulberry Street.....	55,000	3,050
— Mulberry Street.....	61,200	7,122
— Bayard Street.....	26,000	1,200 net.†
— Baxter Street.....	24,700	2,796
— Baxter Street.....	24,116	} 2,840
— Baxter Street.....	32,200	
— Baxter Street.....	48,000	
— Park Street.....	13,750	1,200

* Counsel for the city says: "\$2,600 yearly rental,—so testified. I think he must get more rent for it than that, however."

† Is rented to the city.

The figures are significant when taken in connection with the following extract from a document of the Official Report of the New York Commission.

Q. (By City Counsellor.) What is the usual per cent netted or gross per cent paid to landlords on rentable property in this city? (Objected to.)

Q. What rate per cent is realized by landlords (net and gross) for the class of property in this vicinity? A. It differs with the purposes for which the property is used. Also with how the landlord rents it. When rented to one tenant who sublets, the landlord must be contented with less rental. . . . Absolute rentals to tenants run from 4 to 7 and 8 per cent,—4 in this case. . . .

Q. That is what should be netted by the landlord, is it (4 to 5 per cent)? A. Yes.

It should be said in this connection that it is impossible in most cases to figure *net* profits. The landlord (or sub-lettor) of — Mulberry Street says he gets “\$3600 clear,” or very nearly 14 per cent, but that is the only case (with the exception of — Bayard Street, where the city is the lessee) in which it is possible to reckon net gain. To do that it “would be necessary to deduct, in addition to the taxes and water rates, insurance and repairs. The tax rate upon real estate in New York for 1893 was 1.82 per cent upon the value of the property as appraised by the Commissioners of Taxes and Assessments for the purpose of taxation. It is a matter of common knowledge, however, that this appraised value is much less than the true market value of the property, but what percentage of the true value it represents I am unable to state.”*

From this it appears that it is no unusual thing for arrears of such taxes to accumulate on property of this kind. As to the repairs it is well known that in many houses of this character — perhaps in the majority of cases — there are no repairs made from year’s end to year’s end.

In some particular cases I was able, personally, to get at market values and yearly rental, and these agree with the table of values just given.

* Quoted from letter of a member of the Commission appointed on Valuation of Mulberry Bend Property, mentioned above.

1. The case of — Delancey Street, dimensions $32\frac{1}{2} \times 75$, offered to University Settlement for sale at \$60,000, or to rent for \$6000 a year, all alterations, repairs, and water rent to be paid by tenant. The water rate in this case is not known, as the University Settlement did not close with the offer.*

2. Case of — Delancey Street, \$18,000 had been offered last year and refused. I went through this house from top to bottom and found that the landlord received \$145 a month, or \$1728 a year.

4. Case of — Essex Street. Only one tenement, no rear. Housekeeper furnished accurate information concerning rents, which shows that this year (in hard times) the income has been \$3090, even with reduced rents. The landlord has reduced all the rents. This landlord charges this year for his two fourth-floor back rooms, *e. g.*, \$7.50 instead of \$8.00, and for his third floor, back, \$8.50 instead of \$9.00, etc.

From these figures it seems probable that the landlord's profit varies between 9 and 14 or 15 per cent. The stories of 30 and 40 per cent profit to the landlord may be true in isolated cases, but that they are the rule is not possible.

It is a well-known fact, however, among garments workers of all grades that large clothing establishments in Brooklyn, and some, though fewer, in New York, buy up blocks of tenements, and employ only garments workers who consent to occupy these dwellings. Then if they fail to pay their rent it is taken out of their wages. Thus, if workmen are unwilling to engage to work under these conditions it is intimated to them that there are plenty of others who will, and that they may go anywhere they like if they do not choose to accept the situation.

The only house in New York which I know owns tenements and obliges all its workers to rent rooms there is the firm of — —, † — Street, between Bleecker and 3rd. This

* Mr. Reynolds, the present head of the University Settlement, thinks that to other and less careful tenants, such as would be the usual occupants in that neighborhood, the rate would probably net 12 per cent to the landlord.

† Made on Mr. Kaufman's authority.

is one of the largest clothing houses in the United States. When workmen apply to them for a job and object to the conditions, they say: "If you don't choose to live in these houses, why you may look elsewhere for a job of work,—that's all."

It has been alleged in extenuation of the landlord's methods that he loses a great deal of rent. But on the supposition that every one of his apartments should be occupied by a bad tenant, he could lose only the rent of every alternate month, so that even in that so improbable event he would still make 5 per cent on his investment, supposing his ordinary gain to be 10 per cent.

It has been said by some that tenements cannot be made sanitary, that modern improvements when put into tenement houses are a dismal failure, because the ignorant and degraded people in the tenements do not know how to use them. But the model tenements opened at 340, 342, and 344 Cherry Street in 1887 by the Tenement House Building Co. of New York City stand as proof of the truth that modern improvements in tenement houses may be made a success, the opposite of dismal, and that the returns from such tenements coming through regulation rents yield a fair rate of interest.† This is seen from the following extract from the book* on the subject prepared by the Tenement-House Building Co.:—

A number of citizens not content to wait for state aid determined upon the erection of several model-tenement houses, and for this purpose organized the Tenement-House Building Company.

The Tenement-House Building Company began work in 1885, confident that many of the wealthy citizens would emulate their example if the desired results could be attained; first, the erection of model houses in place of the old unsanitary tenements; second, the management of the model houses on such a basis as to yield a fair return for the capital invested. A circular of the Company directed attention to this as well as to the other aims of the Company:—

* This pamphlet, "The Tenement Houses of New York City," may be had free of charge by addressing (with postage enclosed) the janitor in charge at 340 Cherry Street, New York City.

† See p. 18 of pamphlet already referred to.

"THE TENEMENT-HOUSE BUILDING COMPANY proposes to contribute to the solution of this problem by the erection of improved-tenement houses. It is proposed to supply that class of the population who can afford to pay about from eight to fourteen dollars rent per month. It is not intended to reduce the rent, but to supply superior accommodation for the same rent which is being paid now.

"The dividends are limited to 4 per cent, and this, together with assurance against loss of rent afforded by the reserved fund, guarantees unusual security for investment. It is expected that the Company will be able to furnish comfortable accommodations to its tenants and yet realize a considerable net income on the investment. Now, as the dividends are limited to 4 per cent, there will remain a surplus, which it is proposed to invest as a reserve fund for the protection of the stockholders, and for the benefit of the tenants. It will be used primarily as a means of insuring the prompt payment of the rent, especially in times of financial depression, when many working people with the best of intentions cannot pay; while that part of the reserve fund which is not so used will be allowed to accumulate from year to year, with a view to ultimately extending the benefits of the scheme and erecting new houses.

"It is proposed to build the improved tenement houses in the lower part of the city, in those very quarters where the need is greatest, and where a large and decisive attempt to improve the dwellings of the poor has not yet been made."

The houses of the Company were opened December 1, 1887. Its history, now to be narrated, demonstrates how well all the purposes of the Company have been attained.

DESCRIPTION OF THE HOUSES.

The six houses of the Tenement-House Building Company, Nos. 338 to 344 Cherry Street, have a frontage of 116 feet 8 inches. They are six stories in height, with a basement throughout, and are arranged with large courts, varying in width from five feet to thirteen and a half feet, so that every room opens to the outside, and has the advantage of ample light and air.

The houses contain one hundred and eight apartments in two and three room suites, but so arranged that they can be conveniently divided into suites of four, five, or six rooms, to meet the requirements of large or small families. The two-room suites vary in rent from seven to nine dollars a month, and the three-room suites from ten to fourteen dollars. There are forty-three two-room and sixty-one three-room apartments, and the kindergarten occupies the remaining four apartments. Wide entries, running the length of the building, with large windows in the rear, opening on the outside, separate the rooms.

The floors throughout are constructed in a manner which makes them practically fire-proof, and the first story halls and all water-closets have

iron beams and tile floors. The fire-escapes are so arranged that an easy passage can be effected from house to house on the outside. The stairways are of iron and slate throughout, and the entries are of brick, with tiled floors.

The roofs are of brick, guarded with iron fences, and can be used by the children of the tenants as a play-ground. The view over the bay is beautiful, and on hot summer evenings the roof affords a cool and grateful retreat to the inmates.

The yards and basements are finished in granolithic, and are thoroughly drained and perfectly dry. In the basement separate storage closets for fuel and provisions are provided for each tenant.

In the erection of these buildings the subjects of ventilation, lighting, and sanitary plumbing have received special attention, the object being to avoid dark rooms and corners, to insure a thorough circulation of air through every room in the house, and, as far as possible, to expose each room to the sunlight during some part of the day. There is no room in the house without a window opening directly to the air. The entries are all provided with windows, also open to the air, thus avoiding the dark entries and so-called air-shafts, which form so common a feature in New York tenements.

The plumbing is of a superior order, and is arranged so that all piping, fittings, and apparatus are exposed to view. Running water is provided on each floor. In one of the houses hot and cold water is supplied in each apartment, and in the other houses hot water is to be obtained in each basement, and cold water in each living room.

In the basement are laundries and bathrooms with neat brick-faced wall and water-tight granolithic floors for the free use of the occupants. The baths are one of the most popular features of the apartments. There were originally four bath tubs in the basement, and this number has since been increased to nine. They are free to the tenants every day of the week at certain specified hours. There is scarcely an occupant who does not use them regularly. The common laundry in the basement is provided with hot and cold water. From the laundry the clothes can be sent up in the elevators and dried on the roof.

The water-closets are ample, one for each two apartments, and are constructed according to the most approved methods. In addition to an outside window, a large ventilating flue has been provided for each water-closet, which insures a continuous circulation of air.

The main hall, the kindergarten, and the water-closets are heated with steam from low pressure boilers, which are also used throughout the year for making hot water for bathrooms, laundries, and sinks.

Not only have the specific evils presented in the report of the Tenement-House Commission of 1885 been carefully guarded against in these arrangements, but extraordinary and unusual improvements have been made.

On the first floor of the houses is a large kindergarten. In this room, besides the kindergarten classes, sewing classes and small boys' clubs also hold their meetings.

This demonstrates the practicability of building cheerful and sanitary tenements, and shows also that such houses yield a fair and sure return on capital invested in them.

The facts stated thus far show the garment worker to be a hopeless bankrupt, and that is, in fact, what he is. Out of 225 cases taken at random I find only 10 in which the yearly income exceeds the yearly expenditure. A record of these 10 cases will make it sufficiently clear how this became possible.

Case 1. Family of 5 living in one room. (Reduction in the item of rent.)

Case 2. Only 2 in family, 2 rooms, 14 hours of work, and only \$3.00 a week for food.

Case 3. Only 4 in family and 2 workers (increasing wages).

Case 4. Five in family, 2 workers, and boarders.

Case 5. Eight in family, 3 workers, and \$100 a year sent from the old country.

Case 6. Five in family, 2 rooms, 4 boarders, 3 workers.

Case 7. Only 1 room (reduction in the item of rent).

Case 8. Seven in family, 2 rooms, 4 boarders. (11 adults living in 2 rooms.)

Case 9. Eight in family, 2 rooms, 3 workers.

Case 10. Four in family, 1 room, 14 hours a day work. Man says, when asked cost of food a week, "We eat according to what I earn. Do n't get enough to keep us filled up half the time." (It is a common thing to receive this answer to this question.)

In most cases expenditure exceeds income. In the investigation of the question of

INDEBTEDNESS

the schedule first prepared read: "Are you owing anything for rent?" a question which invariably elicited a negative reply. At last, after several hundred cases, all showing incomes insufficient to balance expenses, I said to Mr. Rosenthal, "How do you explain such facts as these records show, — income, \$277; expenditure, \$400? That is the way they

all come out. Does it mean hasty and inaccurate estimates of cost of food a week, etc., or does it mean that it comes out of the landlord for rent when the family moves out in debt?" The answer ought not to have been a surprise perhaps; but it was: "No, madam; it means the workingman is bankrupt. He owes \$20 or \$30 to his grocer, the same to his butcher, and maybe he has things in pawn for his rent. No, the landlord is the last to lose. How can he lose more than one month? Everybody gets in debt in January and February; and in April, when business is brisk, they begin to earn and then pay their debts as near as they can."

After this the schedule was altered to read, "Are you owing anything for food, clothing, or rent?" with the result that 61 out of 100 trousers makers confessed to being in debt, only 15 of them owing anything for rent, and none of them owing for more than two months; of 67 per cent of 100 cloak makers only 11 for rent; of 70 per cent of coat makers, 22 per cent of them for rent, but always for other things, too. One coat maker owes \$200 and 5 months' rent, and two others owe \$200. Seventy per cent of cap makers are owing, one reporting a debt of \$400,—a debt impossible for any garment worker ever to pay. The shirt makers only report 66 per cent, while only 40 per cent of the cutters report indebtedness.

On showing these figures to Mr. Ehrenpreis, of the Chicago Cutters' Union, and asking him if they were true of Chicago, I learned that "if only 60 per cent of the pants makers in Chicago are in debt it is because the other 40 per cent have n't any credit, and if only 40 per cent of the cutters are in debt it is because the other 60 per cent have n't any credit." And Inspector Bisno states that in the cloak makers trade in Chicago "absolutely every man is in debt," owing the butcher, the grocer, and having in the pawnshop every thing he can pawn, and that it is much the same in every branch of garments trades. This ceases to be matter for surprise when one has become used to seeing such reports in individual instances as the following:—

Nationality.	Family.	Workers.	Trade.	Wages.		Hours.	Months.	Other Income.	Food. Weekly.	Clothing. Yearly.	Number of Rooms.	Rent.	Owing.	Landlord or Agent.	Months Unemployed.
				Regu- lar.	1893-94.										
Hebrew.....	5	1	K. P. Contractor	\$5.00	\$....	12	8	.....	\$4.00	\$15.00	1	\$3.00	.....	A.	9
Russian.....	3	1	K. P. Maker.....	5.00	....	14	8	.....	3.50	15.00	1	4.00	1 mo.	A.	7
Russian.....	7	1	Presser.....	4.00	....	15	8	.....	1.50*	.....	Part of 1	.....	.....	Sister.	6
Hebrew.....	4	1	K. P. Maker.....	5.00	....	15	8	.....	1.50	50.00	1	2.50	.....	A.	8
Russian Pole.	5	2	Cap Maker.....	12.00	3.00	12	6	\$3 a w'k.	3.00	15.00	3	12.00	\$35.00	A.	5
Russian Pole.	3	1	".....	7.00	3.00	16	5-6	.....	5.00	50.00	1	4.50	....†	A.	5
Russian.....	4	1	".....	8.00	3.50	12	8	.....	3.50	50.00	1	5.00	.....	A.	4
Russian.....	4	1	".....	7.00	3.00	10	6	.....	4.00†	50.00	1	3.00	44.00	A.	6
Hungarian...	5	1	Coats.....	15.00	6.00	13	5-8	.....	2.00*	20.00	1	.....	20.00	L.	7

* With rent. † Sends \$2.00 more to Russia every week. ‡ \$50 for machine, \$65 altogether.

TABLE OF AVERAGE INCOMES, SHOWING INCOMES OF FAMILIES

	Wages.		Additional Income.						Yearly Income				Month in the Working Year.
	Regular.	Now (1893-94).	Percentage Having any Additional Income.	Average Additional Income per Family.		Average Additional Income <i>per Capita</i> .		Of those having no Income but Wages.		Of those having Additional Income.			
				Month.	Week.	Month.	Week.	Regular.	Now.	Regular.	Now.		
Caps (197 cases).....	\$11.84	\$5.82	25	\$8.55	\$1.98	\$2.14	\$0.49	\$401.73	\$197.47	\$504.39	\$300.13	7.83	
Children's jackets (150 cases)...	10.99	5.32	36 2-3	25.72	5.94	6.43	1.48	371.20	170.57	578.58	377.95	7.80	
Coats (185 cases).....	11.53	4.90	22	22.18	5.12	4.49	1.03	370.73	157.53	543.55	330.35	7.42	
Cloaks (150 cases).....	11.65	4.92	26	11.01	2.54	2.50	.58	323.07	127.92	455.19	260.04	6.40	
Tailors (150 cases).....	10.00	3.72						338.84	126.06	70.59	26.36*	7.82	
Vests (106 cases).....	10.50	4.85	27	10.90	2.51	2.31	.53	323.05	149.24	453.85	280.04	7.10	
Trousers (190 cases).....	8.92	3.92	20 6-10	14.00	3.21	3.22	.72	289.87	127.28	404.77	242.18	7.50	
Shirts (204 cases).....	8.21	3.95	40	24.35	5.62	5.18	1.19	289.98	139.53	492.68	342.23	8.15	
Suspenders (99 cases).....	9.67	4.93	28 1-2	This trade almost duplicates the Tailors above.				318.44	162.34	.....	.....	7.60
Waists and wrappers (27 cases).	8.16	3.43	15	....	...	....	....	282.88	120.05	.....	.....	Reckoned 8.00†
Knee pants (201 cases).....	7.21	....	31	5.81	1.35	1.29	.29	249.94	.....	277.20	.....	8.00
SHOWING INCOMES OF SINGLE MEN.													
Caps.....	10.00	4.68	....	....	....	....	....	339.04	158.79	.....	.....	....
Children's jackets.....	8.70	3.90	....	....	....	....	....	263.90	118.30	.....	.....	....
Cloaks.....	10.00	4.70	....	....	....	....	....	275.20	130.37	.....	.....	....
Vests.....	10.41	4.22	....	....	....	....	....	313.46	128.03	.....	.....	....
Shirts.....	8.04	3.51	....	....	....	....	....	250.85	109.51	.....	.....	....

* Individual yearly income. † Reports evidently based on 1894 alone. ‡ Individual weekly income. § 1

OF AVERAGE INCOMES, SHOWING INCOMES OF FAMILY MEN.

Average Annual Income <i>Capita</i> .		Yearly Income				Months in the Working Year.	Average Weekly Income				Average Number in the Family.	Average Rent. Monthly.	Percentage of Total Income Going for Rent.		Percentage Reporting Indebtedness.
		Of those having no Income but Wages.		Of those having Additional Income.			Of Family Having Only Wages.		Of Family Having Additional Income.						
		Regular.	Now.	Regular.	Now.		Regular.	Now.	Regular.	Now.			Regular.	Now.	
	Week.														
	\$0.49	\$401.73	\$197.47	\$504.39	\$300.13	7.83	\$7.72	\$3.79	\$9.69	\$5.77	4.00	\$11.21	25	41	70
	1.48	371.20	170.57	578.58	377.95	7.80	7.14	3.28	13.08	9.22	4.00	10.60	22	46	54
	1.03	370.73	157.53	543.55	330.35	7.42	7.13	3.03	12.27	8.15	4.94	10.12	20	47 2-3	70
	.58	323.07	127.92	455.19	260.04	6.40	6.21	2.46	8.75	5.00	4.40	10.31	38	96	67
		338.84	126.06	70.59	26.36*	7.82	6.51	2.42	1.35	.50†	4.80	.....	.....	.....	....
	.53	323.05	149.24	453.85	280.04	7.10	6.21	2.87	8.73	5.39	4.70	9.90	22	47	60
	.72	289.87	127.28	404.77	242.18	7.50	5.57	2.45	8.78	5.66	4.64	9.56	39 6-10	90	52
	1.19	289.98	139.53	492.68	342.23	8.15	5.57	2.68	5.96	3.07	4.70	8.85	24	51	66
ates the		318.44	162.34	.....	.....	7.60	6.12	3.12	....	....	3.90	.....	.....	.....	....
	....	282.88	120.05	.....	.....	Reckoned 8.00†	5.44	2.31	....	....	4.47	.....	.....	.....	....
	.29	249.94	.....	277.20	.....	8.00	4.80	....	5.33	....	4.50	9.47	45	.....	7§

SHOWING INCOMES OF SINGLE MEN.

....	339.04	158.79	.....	.....	....	6.52	3.05	....	....	....	3.28	12.00	25.00	41
....	263.90	118.30	.....	.....	....	5.08	2.28	....	....	....	2.80	7.50	16.00	10
....	275.20	130.37	.....	.....	....	5.29	2.51	....	....	....	3.50	8.00	12.00	45
....	313.46	128.03	.....	.....	....	6.03	2.40	....	....	....	3.80	8.50	20.00	27
....	250.85	109.51	.....	.....	....	4.82	2.11	....	....	....	3.23	9.00	21.00	48

ntly based on 1894 alone. † Individual weekly income. § Reporting only on indebtedness for rent.

The situation is still further complicated by the

"SINGLE MEN,"

who are always willing to hire themselves for the merest trifle less than the family man can by any possibility work for. The single man cuts under the family man's rates in every item. He is able to do this, but by so little that it is usually represented in the table of averages by so inconsiderable a sum as, for instance, 12 cents in the weekly wage. Cases of single men have not been considered in every trade.

The table of incomes, opposite page, gives averages on incomes in the various trades, and contrasts wages of families with those of single men.

The following table, Average Expenditures, presents the average of living cost in the separate trades.

TABLE OF AVERAGE EXPENDITURES.

Trade.	Food. (A Week.)	Clothing. (A Year.)	Rent. (A Month.)	Number of Rooms.	Percentage of Income Going for Rent.		Number in Family.
					Regular.	Now.	
Caps.....	\$5.85	\$64.95	\$11.21	2.85	25	41	4
Children's jackets.	5.31	48.84	10.60	2.80	22	46	4
Coats.....	4.89	59.19	10.12	2.78	20	47 6-10	4.94
Cloaks.....	5.60	56.24	10.31	2.70	38+	96	4.40
Vests.....	5.37	61.09	9.90	2.60	22	47	4.70
Trousers.....	5.00	49.46	9.56	2.58	39 6-10	90	4.64
Shirts.....	5.68	47.30	8.85	2.50	24	51	4.70
Knee pants.....	4.41	51.47	9.47	2.37	45	Information lacking	4.50

IN THE CUTTERS' TRADE

the conditions are very different from those in the trades thus far reported upon. Cutting ranks as skilled labor. There are fewer cutters than members of other branches of the garments trades, and consequently less competition among them, two facts which in part account for the great contrast with the preceding averages.

These tables show average wages, hours, etc., among cutters, and are based upon 85 cases,* 70 family men, and 15 single men.

Trade.	Average Number of Family.	Average Wage. (Regular.)	Average Hours.	Average Months.	Average Weekly Food.	Average Yearly Clothing.	Number Rooms.	Rent.	Average Yearly Income.	Weekly Income.	Per Cent Income for Rent.
Cutter..	4.07	\$19.00	9.55	8.33	\$8.40	\$121.75	4.55	\$15.00	\$685.84	\$13.19	27½

And the following gives the same points concerning single men in the Cutters' Union:—

Trade.	Average Wages.	Average Hours.	Average Months.	Average Food a Week.	Average Clothing a Year.	Rooms.	Rent.	Average Yearly Income.	Average Weekly Income.	Per Cent Income for Rent.
Cutter.....	\$18.53	9.7	8.6	\$6.50	\$142.00	1	\$5.00	\$690.55	\$13.29	.08 6-10

With these wages compare the following statements made on Mr. Kaufman's authority: The weekly wages of shear cutters average \$18 to \$20, but where the Union has no control shear cutters receive from \$6.00 to \$16. Short-knife cutters earn \$22 to \$25, and sometimes receive even \$28 in union establishments. Beyond the control of the Union short-knife cutters receive \$16 or less. But the difference between the cutters and other trades,—the difference which is of real significance, and which makes it necessary to class the other garments trades together and the cutters by themselves,—is the fact of the *organization* of the Cutters' Union. Unions among the knee pants and shirt makers are merely

* As all cutting establishments of any importance are closed to outsiders, it would have been impossible to submit the paragraph regarding the cutters' trade and the Cutters' Union but for the kind co-operation of Mr. Sam. Kaufman, who by his personal efforts obtained the information on which these deductions are based.

rudimentary, but the Cutters' Union is a real union,—a league for mutual protection, and one which actually does protect. The Cutters' Union dates back to the forties of this century. For fifty years there has been a cutters' union in New York. The members, almost to a man, refuse to work for less than the union rate; and since the trade cannot go on without cutters, and since that is the only other alternative to a refusal to pay the union rate, they get the wages they demand. The result may be seen in the tables just given.

CUTTERS IN CHICAGO.

In Chicago the average wage of cutters is \$17 for a week of 47 hours. Here eight hours is in actual operation among the cutters. They secured it by agreeing to accept what is called "eight hours pay for eight hours work," and hope to be able gradually to work the wage up while the hours remain the same. At the end of his eight hours the Chicago cutter leaves the shop; the women employed remain and work two or four hours longer. All the cutting establishments in Chicago, excepting two, run on the eight-hour plan.*

COMPARISON OF CLOAK MAKING IN CHICAGO AND NEW YORK.†

In Chicago Mr. Abram Bisno, formerly a cloak maker, at present a state deputy inspector, has made a careful study of conditions in his trade, and for that purpose took averages on the wage record books of 250 cloak makers in his union. These wage record books give amounts actually paid through an entire year to each of 250 machine-working cloak makers. The yearly incomes so obtained ranged between \$408, the lowest, to \$450, the highest, amount earned in a year by machine workers in the trade. The average was very near \$430. The amounts earned by hand workers is less, according to Mr. Bisno's records, and their yearly incomes range

* These statements are made on the authority of Mr. Ehrenpries of the Chicago Cutters' Union.

† *Hull House Maps and Papers.* T. Y. Crowell & Co., New York and Boston.

between \$300 and \$350, the average being very near \$325. The wages paid to girls employed in the trade are \$6.50 or \$7.00 weekly. Obtaining from this estimate a mean wage and computing from it the yearly income gives \$236.25 as the average yearly income of girls in the cloak-making trade.

The following table gives weekly wage, yearly income, and weekly income, based on the 250 wage record books already referred to:—

Cloak Makers (Chicago).	Weekly Wage.	Yearly Income.	Weekly Income.
Machine work.....	\$12.28	\$430.00	\$8.27
Handworkers on cloaks.....	9.29	325.00	6.25
Girls (employed as finishers).....	6.75	236.25	4.54
Average pay in cloak-making trade.....	9.44	330.42	6.35

This may properly be followed by a table of computations giving the yearly income of cloak makers in Chicago (family men and single men being given together, as they get practically the same wages in this city), and also showing the yearly expenditure of family men and of single men separately.

Yearly income of cloak makers in Chicago (family men and single men),	\$330.42
Yearly expenditure of cloak makers (family men), . . .	440.04
Yearly expenditure of cloak makers (single men), . . .	255.44

This table represents current rates, paid before the panic of 1893, but during the extreme depression of trade following this panic the pay of garment workers in nearly every branch of the trade, and in the cloak-making trade among others, was cut down to about one half. This statement, made by Inspector Bisno, he supports by the following definite enumeration of prices paid to workmen before and after the panic. A plush cloak for which the tailor received \$1.25 before the crisis would bring now (August, 1894) 65 or 75 cents. A street jacket which formerly brought the tailor 45

cents brings now 25 cents; one that brought 65 cents now brings 35 cents. A coat which brought \$1.12 now brings 72½ cents; and an overcoat which formerly paid the tailor \$2.75 now pays him only \$1.40 to \$1.50.

In contrast with these half rates of 1893-94 the present condition of trade, now that all the shops have resumed work under unusual pressure, shows a rise in present wages at a slight advance even on the usual rate. The following table of averages, based on 100 records, taken very recently from Hull House, indicates cloak-makers' wages, rents, etc. at the present time (October, 1894). The wages will be seen to run slightly in advance even of the regular "good times" rate.

Average Number in Family.	Average Number Workers.	Average Present Wage.	Average Yearly Income at this Rate.	Average Weekly Income at this Rate.	Hours Reported.	Months this Year.	Number Rooms.	Rent.	Average Reported Indebtedness.
4.77	1.19	\$9.59	\$335.65	\$6.45	11	4.38	3.41	8.47	52%

Inspector Bisno's estimate, that the length of the working year in the cloak-making trade is "usually about eight months in Chicago, but has been only four months or less this year," agrees with this table, and the average wage as here reckoned will also be seen to agree with the average wage which he reports. The yearly incomes also show \$330.42 in the first case and \$335.65 here, both which yearly amounts will be seen to agree quite closely with the New York yearly total of \$323.07, and yet the Chicago cloak maker has the advantage of the New Yorker, as will be seen when rents come under consideration.

The two questions regarding hours of work and indebtedness are sometimes answered honestly, but are much oftener garbled. In regard to

HOURS OF WORK,

Inspector Bisno says that in the busy season there is no limit; that men frequently work all the night, and that even in the slack season there are those who work 15 and 16 hours daily, — from 5 A.M. to 9 P.M. On the first visit to an establishment of any size, the foreman, in Chicago as in New York, will follow the record taker about, and on the second visit it is very rare to find a man who will report more than 10 hours, though they often laugh when they report their 10 hours. As to

INDEBTEDNESS,

Mr. Ehrenpreis, of the Chicago Cutters' Union, and Inspector Bisno both agree in saying that among the Chicago garments workers "every man is in debt." He is "owing the grocer and the butcher, and generally the pawnshop, too," and when this is the case, though he may be underpaid, he is never undercharged in Chicago. The pawnbroker in Chicago is far worse than in New York, which is accounted for by the lack of proper legislation in the former city.*

Those who are familiar with the conditions among garment workers in Chicago this winter agree upon the impossibility of such a statement as that only 52 per cent are in debt. Statistics on these two points must be distrusted when hours are reported in the presence of the sweater, and in general when indebtedness is reported upon, under whatever circumstances.

COST OF LIVING IN CHICAGO.

In Chicago the rooms are generally better than in New York in point of size and facilities for lighting and ventilation. The item of food amounts to \$6.00 or \$7.00 for a family of five in Chicago, cost of clothing being also covered by this.

* A case came under the notice of a Hull House resident this winter, where a loan of \$25, made on household furniture, was drawing \$2.00 a week interest, and at the time that Hull House bought up this mortgage \$42 had already been paid for a little over 4 months' use of \$25, that is to say, the broker was taking interest on the loan at the rate of 416 per cent yearly.

Figuring from this basis of weekly expense to monthly costs we have \$28.20 for the food and clothing of a month. This, augmented by the monthly rent paid in this trade, \$8.47, shows a total of \$36.67 monthly expenses of a cloak-maker's family, and \$440.04 yearly expenses of such a family. A comparison of this yearly expenditure with the average yearly income of \$330.42 shows the Chicago cloak maker a bankrupt to the extent of \$109.62, while the shortage in the case of a New York cloak maker is \$148.09, an advantage of about \$40 to the Chicagoan in money alone without reference to the better rooms and sanitary conditions he gets for his money. Single men in Chicago have not yet resorted in the same degree to the cutting under the family men in the matter of wages, so that their yearly income is practically the same as that of married men, but their living costs are much less, so that it is the exception when the single man is not solvent. For board and lodging, which in Chicago they customarily engage at the same place, they pay on the average \$3.95 a week, \$17.12 a month; and with the additional item of \$50 yearly for clothing, which here, as in New York, appears to be very near the average, this amounts to \$255.44 in the year. Setting this against the single man's yearly income of \$330.42 shows a balance to his credit of \$74.98.

RENTS.

It appears that Chicago garment workers live in 2, 3, or 4 rooms, sometimes more; that for the suites of two rooms they pay on the average \$6.00, but that "most of them live in 3 or 4 rooms, and pay between \$7.00 and \$8.00, or about that."* This estimate of Inspector Bisno's agrees with averages based on the records taken in Chicago. 352 records have been taken in that city, showing number of rooms rented and the amount of rent paid on Bunker, DeKoven, and other streets in the neighborhood of Hull House. The average number of rooms is shown to be 3.46, and the average rent per month for this number of rooms, \$8.05.

* This statement is made on the authority of Inspector Bisno.

OTHER CHICAGO TRADES

investigated besides the cutters and cloak makers were those concerned with the making of coats, trousers, vests, knee pants, shirts, and custom-tailors' work. To deal briefly with these, the coat makers receive from \$380 to \$400 yearly. Vest makers receive \$159.25 yearly. This trade is almost wholly in the hands of women in Chicago, as is also the trousers making, where the average yearly wage is \$142.10. Shirt-making wages are reduced to "starvation rates," \$5.00 weekly being the best wage in that trade. The average is about \$3.50 weekly, which average shows a yearly income of \$122.50. Knee-pants making is also done in great part by women,—“home finishers,”—and the rates paid women in Chicago are lower even than those paid knee-pants men in New York. The Chicago knee-pants finishers receive only 5 cents a dozen pairs for the finishing work, and the operators receive only 18 cents a dozen pairs for their work. For custom tailoring in Chicago see pages 156 and 159. (Wages were not reported on in this trade in Chicago.)

In general, men in Chicago garments trades receive slightly better wages than in New York, and rents are much lower.

Turning from this survey of the wages and conditions in the garment trades in New York and Chicago to a brief analysis of causes we find the garment worker suffering chiefly two evils: first, high rents paid for unsanitary houses; second, low wages for too long a day's work.

The first evil can easily be remedied if we will but apply the remedy, for it has already been found. If people who are looking for safe investments, and who at the same time feel the injustice which the laboring man is suffering, would put their money into Co-operative Building Associations,* and would displace the old tenements by model tenements like those of Dr. Felix Adler of New York, which are run on the co-operative plan, these evils would in time disappear. Stock-

* See p. 165.

holders in such companies can be sure of four or five per cent, and at the same time secure a sanitary and comfortable home to the workingman, and even in process of time can reduce his rents, as the Tenement-House Building Co. does, by action in accordance with the following article, quoted from their by-laws :—

ARTICLE 19. The Board of Trustees shall, at their first meeting in each calendar year, apportion the reserve fund which may have been earned the preceding year among all persons who shall have been tenants during any part of that year in proportion to the rent they have paid, respectively, and shall credit to each person who shall have been a tenant during three-fourths or the whole year the share of such reserve fund which may have been apportioned to him on the books of the Company, but the share which may have been apportioned to any other person, as well as all credits forfeited by tenants, as hereinafter provided, shall be credited to the Corporation.

The formation of such building companies is a practical measure which begins at the moment of its action to deal remedially with the difficulties of the situation.

The second evil is caused by the under-bids of the unemployed and of single men, and of women and children, as well as by the excessive amounts drawn off by the sweater and seller.

The question of under-bidding would, in my belief, be solved by the adoption of the eight-hour system, with two daily shifts for the sake of the machinery, or a six-hour system with three shifts; this to be supplemented and supported by the adoption of measures securing compulsory education until the age of 16, which would keep basting-pulling and button-sewing children out of the rush of competition.

These steps, however, would not avail so long as the sweater and middleman remained as at present.

The garment worker bears the burden of the sweater ("sometimes three or four middlemen"), and of the competition of a host of retailers. The bargain hunter gets some of the advantage of the lowering of prices by this cut-throat

competition, but the loss is thrown back by the retailers on the wholesalers, by the wholesalers on the contractors, and by the contractors on the tailor, who thus finally pays the bill for the "mother who saves enough on the boy's suit to buy him a pair of shoes."

A practical measure toward the abolition of this state of things is the use of the Union Label on all union-made goods, which reads as follows: "Issued by authority of UNITED GARMENT WORKERS OF AMERICA, General Executive Board, Organized April 12, 1891. Guaranteed Union Made. Registered. CHAS. F. REICHERS, Gen. Sec."

This label is made of linen, and is attached by machine stitching to the inside breast pocket of the coat, to the inside of the buckle strap of the vest, and to the waist-band lining of the trousers.

The copies of union label circulars following explain the significance and value of the label, as well as the rules governing its use.

Circular One reads: "TO THE PUBLIC. You can do practical work in behalf of fair, healthy, and union-made clothing by purchasing *only goods bearing the White Union Label* of the UNITED GARMENT WORKERS OF AMERICA. This Label is *the only positive guarantee* that ready-made clothing (including overalls and jackets) is not made under the dreaded disease-infected tenement-house sweating system. The Label has been endorsed by the leading trade and labor organizations of the United States."

Circular Two reads: "IT IS YOUR DUTY TO PROTECT YOURSELF AND YOUR HOME against DEATH-DEALING and DISEASE-BREEDING CLOTHING manufactured under the sweating system. The facsimile of this label [engraved label] attached to clothing is a positive guarantee that the same is made under clean and healthy conditions, and such clothing is recommended as an honest equivalent for your honest money. INSIST ON HAVING THE LABEL."

The two circulars just given are issued to the public. The third circular, following, is issued to the unions concerning the laws governing use of the label and reads thus: "TO ALL UNIONS OF THE UNITED GARMENTS WORKERS OF AMERICA. The Label is now ready, and union men can obtain the same from the G. S.* in any quantity desired.

RULES.

1. The Label can only be used on garments made for strictly union firms.
2. The Label shall in no case be delivered to any employer to be by him attached to the garments.
3. Each Local using the Label shall appoint some member or a committee to issue the Label to members, and to control its use, subject to these Rules and the special regulations of the Locals.
4. The Label shall be attached to garments by the members making them.
5. Each member shall report to the committee or member having charge of the Label how many they have attached to garments for the firms for whom they work.
6. It shall be the duty of the Union, in such manner as seems to them most advisable, to collect from each firm on whose garments the Label has been used one-third of one cent for each Label used.
7. The Label shall be placed in the inside breast pocket of coats, on the underside of the back strap of vests, and on the waist-band lining of trousers.
8. The price of the Label to Local Unions shall be \$3.00 per thousand, or 30 cents per hundred in less quantities than one thousand.

CHAS. F. REICHERS, *Gen'l Secretary.*"

* General Secretary.